



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:  
Willie J. Cheatham

Case No.: 19-22329  
Chapter: 13  
Judge: SLM  
Hearing Date: 8/14/2019

**LOSS MITIGATION ORDER**

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

**DATED: August 14, 2019**

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

A Notice of Request for Loss Mitigation was filed by the debtor on July 5, 2019.

A Notice of Request for Loss Mitigation was filed by the creditor, WFHE on \_\_\_\_\_.

The court raised the issue of Loss Mitigation, and the parties having had notice and an opportunity to object, and the Court having reviewed any objections thereto.

The Request concerns the following:

Property: 1172 Katherine Street Teaneck NJ 07666

Creditor: WFHE

It is hereby ORDERED that the Notice of Request for Loss Mitigation is denied.

It is hereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:

- The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP).  
\*\*\*\* (see page 3)
- The Loss Mitigation process shall ~~terminate on~~ 11/5/19 (90 days from the date of the ~~entry of this order, unless extended as set forth in Section IX.B. of the LMP.~~
- The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount set forth in the *Notice and Request for Loss Mitigation*. See Sections V.A.1.a and VII.B. of the LMP.
- If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.C of the LMP and to obtain relief from the stay.
- Within 14 days of termination of the loss mitigation period, the debtor must file with the court and serve all interested parties, the Local Form, *Loss Mitigation Final Report* as set forth in Section VII.C. of the LMP.
- ~~Extension of the LMP may be requested as specified in Section IX.B of the LMP.~~

It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- ~~Within 14 days of the date of this order,~~ The creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal<sup>^</sup>immediately following the issuance of this Order.
- ~~Within 35 days of the date of this order,~~ The debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package<sup>^</sup>by 11:59pm on August 15, 2019.
- Within 10 business days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.

It is ORDERED that the debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- Within 14 days of the date of this order, the creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.
- Within 21 days after receipt of the creditor's specifications regarding forms and documentation, the debtor shall provide the requested information.
- Within 10 business days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.

\*\*\*\*be extended up to and including the date that the creditor provides the final response on the loan modification package submitted by the debtor. The debtor's failure to submit a complete package by August 16, 2019 will automatically terminate the loss mitigation period. If creditor rejects the loan modification package based on missing documents or any other legal or valid business reason, the rejection constitutes a final denial of the debtor's request for a loan modification and the loss mitigation period terminates.